



Community Development Fund Grant Guidance

Applications will be accepted on a rolling basis.

Please read these guidelines carefully before completing your application.

**Projects \$50,000.00 or more are subject to minority-owned and women-owned business enterprises (MBEs and WBEs) participation goals as determined by the City of Baltimore Minority and Women's Business Opportunity Office (MWBOO).*

Community Development Fund Grant Assist

Direct all related inquiries regarding the Community Development Grant via email to Neal Friedlander, Community Development Fund Manager at nfriedlander@sbgpartnership.org.

For more information, follow us on social media and visit www.sbgpartnership.org



Table of Contents

About Us	3
Eligibility Criteria	4
Application Process & Instructions	5-10
Letter(s) of Support	11
MBE and WBE Participation Guidelines	12-15
Executing the Grant	15

About Us

In 2015, Baltimore adopted the South Baltimore Gateway Master Plan, a sweeping plan to improve neighborhoods across South and Southwest Baltimore that are close to the Horseshoe Casino. The City then began to implement this plan, with the advice of the Local Development Council and funding provided by local impact grants (community grants) generated by area casino revenues.

It soon became clear that another organization was also needed to help spend these funds -- something that could be more flexible, nimble, and entrepreneurial. So, in 2016, the South Baltimore Gateway Partnership was established, governed by a Board of Directors comprised principally of residents and business owners. Now, the City and the Partnership split Baltimore's share of the local impact grant funds.

In order to successfully implement this ambitious agenda, the SBGP created its own Strategic Plan to narrow its focus to three crucial elements of the South Baltimore Gateway Master Plan:

- Environmental Sustainability
- Health and Wellness
- Community Development and Revitalization

The Strategic Plan, and the Master Plan, can both be found at www.sbgpartnership.org/about/

Guided by these priorities, the Partnership also invests in large-scale and long-term projects that enhance services for the region as well as initiatives that will have a beneficial, transformational impact on our communities. To date, the SBGP has divided its work into three program areas: Community Grants, Enhanced Services, and Transformational Projects. In 2023, the Board of the SBGP decided to add to its portfolio real estate projects that would support its mission of revitalizing the neighborhoods in the Partnership. Accordingly, the Board established the Community Development Fund. This document describes how to apply for Community Development Fund Grants.

These grants are directly in line with the Community Development and Revitalization priority of the SBGP in which the Partnership is focused on projects that create meaningful change in the communities of the SBGP by improving the quality of neighborhoods by increasing the marketability of properties, stabilizing and improving housing, and promoting redevelopment and investment.

Eligibility Criteria

To be eligible, an applicant must be one of the following:

- A nonprofit organization with 501(c)(3) tax-exempt status;
- A mission-based organization without 501(c)(3) tax exempt status but with a 501(c)(3) fiscal sponsor;
- A faith-based organization proposing a non-religious project; or,
- Individuals and for-profit businesses **may not apply**.

Individuals and for-profit businesses are **not** eligible to apply for Community Development Fund grants. However, a for-profit development firm may partner with a non-profit applicant to execute a project. If so, the nonprofit applicant must enter into a separate pass-through agreement with the for-profit partner. Applicants proposing projects that they or family members will benefit from tangibly or financially are **not** eligible. For example, projects such as home renovations and improvements are excluded.

Applicants preferably will be **based in** South Baltimore Gateway neighborhoods, **work in** those neighborhoods, or **partner with** an organization based in those neighborhoods. Although the applicant does not have to reside, work, or be headquartered in the District, SBGP's preference is for projects with strong and meaningful local partnership(s). If the applicant is from outside the District, the applicant needs to explain in the project narrative why this is the appropriate approach for this project.

The project must be **located within** – and **serve or otherwise benefit** the residents, businesses, institutions, or organizations of – the South Baltimore Gateway Community Impact District in these neighborhoods:

- Barre Circle
- Carroll-Camden Industrial Area
- Cherry Hill
- Federal Hill
- Federal Hill South
- Lakeland
- Mount Winans
- Otterbein
- Pigtown / Washington Village
- Ridgely's Delight
- Riverside
- Saint Paul
- Sharp-Leadenhall
- South Baltimore Neighborhood
- Spring Garden Industrial Area
- Stadium Area
- Westport

Baltimore Peninsula (Port Covington) is not included in our District.

If you are unsure whether your organization or your proposed project, meets these eligibility requirements or if you would like to request Technical Assistance, please contact Neal Friedlander, Community Development Fund Manager, at nfriedlander@sbgpartnership.org

Application Process & Instructions

Overview of Community Development Fund Grants Process:

1. Apply through online portal
2. Review by SBGP staff and independent consultant
3. Approval by SBGP Board's Strategic Planning Committee
4. Award Notification: 1 year to implement project

SBGP staff will provide oversight throughout the project. Awarded grantees will provide quarterly reports and a final report.



Technical assistance is available for any applicant who requests it. Contact Neal Friedlander, Community Development Fund Manager at nfriedlander@sbgpartnership.org



All applicants must submit an application online through Submittable — an online form that makes it easy to enter the required information. Paper applications will not be accepted.

Click [here](#) to access the application form when you are ready to submit or visit <https://sbgpartnership.submittable.com/submit>

However, you may **download the application online now** to review it in advance by visiting <https://sbgpartnership.org/our-programs/community-development-fund> Scroll down the page for **Grant Guidance**.

Seek Letters of Support or Commitment early, as well as any document that must be signed or authorized.

Most of the application questions are self-explanatory. Below are guidelines that correspond with particular questions on the Submittable application:

Question #21:

Organizational Budget: This is your organization's current or larger annual budget, typically separate from the above Project Budget that seeks SBGP support. Provide an outline of the organization's current or larger annual operating budget, typically separate from the above Project Budget that seeks SBGP support. If you have a fiscal sponsor, please

provide **both** the fiscal sponsor's organization budget and the mission-based organization's organizational operating budget.

Question 23:

Will you be using a Fiscal Sponsor? If you are not a nonprofit 501(c)3 organization, you need a signed agreement with a qualified Fiscal Sponsor that agrees to manage and disburse grant funds and keep financial records of the project. This can be a nonprofit organization, such as a community association or a church, or a locally designated Fiscal Sponsor, such as Fusion Partnerships. **SBGP can help you identify a Fiscal Sponsor and determine whether you need one. For more information, contact Neal Friedlander, Community Development Fund Manager, nfriedlander@sbgpartnership.org**

Question #28:

Project Narrative: Must not exceed 4 pages. The following outline is a guide to the information to be provided in the Project Narrative. **Use and adapt this guide as is appropriate for your organization's request.**

A.) Describe the project that you are asking SBGP to fund.

Organizational Background. Describe the organization's history, mission, and goals.

- Purpose of request and anticipated results. Explain whether this application is for an Acquisition, an Emerging Project, or a Shovel Ready Project. State the issue or need to be addressed, describe the size and/or severity of the issue or need, and explain the evidence regarding this issue or need. If applicable, provide demographic and geographic information regarding the community or population benefiting from or served by the request.
- Describe the project. For new programs, describe how the program model was developed. For ongoing programs, describe the program's track record to date.

B.) High quality outcomes the project will accomplish.

Your funders, including SBGP, need to understand how you plan to measure the success of your program and how people are affected by it in measurable ways. The application asks you to define the following:

- **A Goal:** a broad statement about the long-term expectation of what should happen because of your project.
- **An Objective:** describes the specific results to be achieved and how they will be measured.
- **An Output:** What you will do?
- **An Outcome:** The specific changes in the community in which the project is being built.

C.) Plan to measure the impact of the project.

Discuss the anticipated results and a plan for measuring outputs and outcomes. Explain how the activities directly and/or indirectly address the issue or need and support achievement of these results. Indicate what process and/or impact information will be collected to measure and demonstrate success.

D.) Additional narrative elements for capital requests only.

Capital requests are designated for construction, renovation, or improvement of a property, including the costs of design and permitting. Include information on the following, as applicable to your organization’s request. (If you do not yet have any of the information listed above, or the question asked does not apply to your project, please provide an explanation.)

- Provide a case statement for the project that discusses the feasibility and cost of the capital campaign and its implications in relation to the organization’s ongoing operational expenses.
- If additional funds are needed beyond the ones applied for here, specify prospects and naming opportunities (if applicable).
- Indicate the board’s financial participation in the campaign (percent participating and amount contributed, if applicable).
- Identify regulatory approvals, if required.
- Describe plans for funding the ongoing maintenance of the new capital project.

Preparing Your Grant Budget

Question #29:

Project Budget and Budget Narrative. Provide a detailed line-item Project Budget for the specific project that you are asking SBGP to fund. Highlight or otherwise indicate those line items that you are asking SBGP to fund. Indicate all funding/donations from other sources for the other line items, and whether that support is pending or committed. Your Project Narrative and Project Budget should reference each other as necessary. (If you do not have any of this information, please explain why this is not yet available.)

1. Provide a detailed capital budget that includes:
 - a. Uses of funds
 - b. Sources of funds
2. Provide a detailed operational budget that includes:
 - a. Income
 - b. Operational costs
3. Provide a 10-year operational proforma for rental properties.

Indirect Costs: SBGP will consider indirect cost reimbursement on a case-by-case basis. Indirect costs **must** be articulated within the requested application budget. SBGP considers a rate of 10% to be standard and will accept a higher rate from a grantee only with documentation of a negotiated indirect cost rate with the federal government. At a minimum, indirect costs must be supported by an invoice from the grantee to SBGP. The invoice must list the total indirect costs being requested with each draw request.

Project Budget Narrative. Provide clear explanations of each budget line item in the Budget Narrative.

Question #30:

Draft Plan to meet Minority and Women Business Enterprise Participation

Goals. Projects that are awarded \$50,000.00 or more are required to meet participation goals for utilization of minority-owned and women-owned business enterprises (MBEs and WBEs) as determined by the City of Baltimore Minority and Women's Business Opportunity Office (MWBOO). A link to the MWBE directory can also be viewed for more information or identifying vendors: <https://smba-d.baltimorecity.gov/>

Using the proposed project budget and the MWBOO directory, include any plans and research conducted to identify potential vendors that may meet the MWBOO's default goals of 27% MBE participation and 10% WBE participation. The goals are applicable to the total project costs minus any non-discretionary costs (e.g., certain overhead items, financing fees, the cost of land) for which there is no choice or discretion as to where the dollars are being spent.

Include the following information:

- An itemized budget with detailed descriptions of each line item in the budget
- Identify potential vendors from the City of Baltimore MWBOO directory that may meet the MWBOO's default participation goals.
- Any requests for waivers or exceptions as it relates to specific project budget line items.

You are not expected to reach out to MWBE vendors at the time of the application, but it is helpful to identify whether the large grant proposal can meet MWBOO participation goals.

See below for a more detailed overview of MWBE guidelines.

Question #31:

Does the proposed project involve capital construction, expenses, or improvements?

A capital construction or improvement project is the addition of a permanent structural change or restoration of some aspect of property. This includes the design and permitting fees associated with the proposed change. Capital construction or improvement projects may include but are not limited to engineering/capital design plans, building, or enhancing building/parks and public spaces directly connected to the project.

Question 31b: Who is the owner of the property where the proposed capital project will take place?

Please provide the name of the owner, and whether the property is owned by City agency, owned by Private Owner/LLC, owned by nonprofit, owned by individual, or unsure. Provide [Maryland SDAT real property information](#).

Question 31c: Has the applicant obtained an agreement to conduct the proposed capital project with property owner? (For example: Right of Entry, MOU or leasing agreement, letter of support from owner)

Yes, no, or have a pending agreement.

Question 31d: What best describes the current phase of the proposed capital project?

1. Planning Phase/Pre-Development and Programming: establish goals and objectives, gather pertinent information, and identify strategies

2. Design – Conceptual, Schematic, and Design Development Phase: organization may be working with an architect and a range of consultants including civil, structural, mechanical, and electrical engineers

3. Design – Construction Documents Phase: drawings and specifications are finalized that establish all the information the contractor needs to construct the building

4. Bidding or Negotiation Phase: Drawings and specifications are usually 100% complete before the bidding phase begins. In this phase, depending on the project delivery method, the architect may assist the organization in establishing a list of prospective contractors and agrees on an evaluation method

5. Construction Phase – Construction Administration: development or renovation has begun, site inspections, building/mechanical system adjustments.

Question #32:

Project Timeline. Provide a feasible project implementation timeline that outlines when major project milestones will begin and end throughout the grant period. The timeline should reflect important tasks and activities associated with implementing the project and then they will occur (to the best of your knowledge).

Write N/A if you have included an implementation timeline within your Project Narrative above.

Question #33:

Projects' sustainability plans or efforts:

- Describe how the project will be sustained in the long term or if there is a plan to obtain other funds for this project. May include community sustainability, financial sustainability, or organizational sustainability.
- Indicate if timing is a factor, or if a “window of opportunity” exists that impacts the success of the project.

Question #35:

Organizational Capacity. Describe the organization’s capacity to implement the project or explain the organizational limitations that funding will address. Describe if the

organization has the expertise, staff and/or resources to successfully complete the project, if the proposed project has been implemented in the past, explain if and/or how the project may expand or change.

- Explain how this proposal relates to the organization's mission, goals and/or strategic plan, and other activities planned for this year.
- Describe how the request will enable the organization to build its capacity, address current limitations, or improve its ability to meet program or organizational goals.
- Describe the organization's current programs and activities, track record, related program or organizational accomplishments, accreditation, awards, or other strengths that enhance capacity or sustainability.
- Describe the organizational structure and board/staff responsibilities. List the names, qualifications, and number of years in their position for key staff and/or volunteers relevant to the current request.
- Indicate links with other organizations doing similar work in your geographic area or on the same issue.
- Describe the organization's relationship with stakeholders, such as community residents, clients, board members, partner organizations, or other constituents.
- Indicate organization affiliation with public agencies, if any.

Question #37:

Financial statements for the past two completed years. If the applicant does not have audited financial statements, provide **both** financial statements and a copy of the organization's most recent IRS Form 990 tax return. Explain any significant changes in the budget (percent increase or decrease) that may have occurred.

Question #40:

Letter(s) of Support. A letter of support is required from the local community/neighborhood association. If additional neighborhoods benefit from the project, they must also provide support letters. Optional letters may come from local religious organizations, businesses, or other informal local groups who support the project. If you believe that there is a compelling rationale for confidentiality, please provide this.

1. The applicant should submit at least one letter from each neighborhood where the project takes place.
2. If the project affects four or more neighborhoods, then the applicant should provide letters from at least three representative neighborhoods that accurately reflect the demographics and conditions across the project area.
3. An applicant may not submit a letter on its own behalf.
4. If multiple organizations with slightly different missions work in one neighborhood, then our preference is to receive a letter from the one whose mission relates most

directly to the project (or an explanation of why this is not appropriate or possible in your case).

5. If multiple organizations with similar missions work in one neighborhood, then our preference is to receive one letter from each (or an explanation of why this is not appropriate or possible in your case).
6. If the project is housed within or affiliated with a local institution (such as a church or a school) that is not the applicant, a separate letter from that institution should also be provided.
7. If the applicant is itself a community organization, then it must get a letter of support from either another community organization working in the neighborhood, a local institution (such as a church or school), or a respected community leader who is not a part of the applicant's leadership.
8. Even if you are not soliciting a letter of support from a community organization, we strongly recommend that you inform them of your application for the sake of transparency.
9. If the project appears to lack meaningful community backing, or if other questions emerge during the review process, we may request that you provide additional letters of support.

Question #41:

Letter(s) of Commitment. Letters of Commitment specifically describe how or what your project partners will contribute to your project. A partner is any other nonprofit, service provider, or business that has formally committed to implementing the project with you. This commitment should also be noted in Project Narrative, Project Budget, and you must upload a commitment letter from each partner.

Question #43:

Full Disclosure: Please describe any affiliation(s) or potential conflicts of interest among staff, board members or volunteers at your organization and the South Baltimore Gateway Partnership. Failure to disclose affiliations will be grounds for rejecting this application or terminating a future grant agreement.

Question #44:

Certification of Intent to Apply. You must check/certify that each and all of the statements are true to be eligible for funding consideration.

Guidelines for Compliance with City of Baltimore MBE and WBE Participation Requirements

Overview

SBGP is required by law to adhere to the City of Baltimore's "Guidelines for MBE and WBE Participation." Therefore, all SBGP grantees awarded and vendors contracted for projects \$50,000 or more are required by law to meet participation goals for the utilization of minority-owned and women-owned business enterprises (MBEs and WBEs) as determined by the City of Baltimore Minority and Women's Business Opportunity Office (MWBOO). This policy also reflects SBGP's commitment to equity and its social and economic development goals by promoting the participation of local minority- and women-owned businesses.

With rare exceptions, SBGP will not execute a grant agreement with a grantee or vendor required to meet MBE/WBE participation goals until a budget has been provided to SBGP (for submission to the MWBOO) and a plan for meeting anticipated goals. SBGP will sign a grant agreement after receiving a response from the MWBOO with goals for the project or two weeks have passed since the budget was submitted to the MWBOO for review.

In cases where it is not possible to do this in advance of signing a grant agreement, the grantee or vendor will follow the MWBOO's default goals of 27% MBE participation and 10% WBE participation.

By law, SBGP is responsible for ensuring that the City's MBE/WBE participation goals are met, as articulated in your grant agreement. SBGP reserves the right to withhold payments for grant-related activities unless or until a satisfactory plan is in place and being followed to meet MBE/WBE participation goals and compliance requirements.

Summary of Compliance Requirements

SBGP will meet with each affected grantee or vendor individually to strategize on appropriate goal setting and how to achieve it. What follows is a summary of steps in the process.

1. Timeline.

a) Draft Submission. All grantees and vendors are expected to work with their SBGP project manager to prepare their project budget for submission to the MWBOO. This includes providing detailed descriptions of each line item in the budget, researching potential vendors, and obtaining signed Statement of Intent (SOI) forms from vendors, as needed. This process can take several weeks.

b) Staff Review and Submission. The SBGP manager for the project prepares a cover letter in addition to the draft budget and both are reviewed by the SBGP operations team before submission to the MWBOO. This process can take 2-3 weeks.

c) MWBOO Response. The MWBOO does not guarantee a response time on project submissions or provide an estimated response time when projects are submitted. Therefore, it is imperative that grantees and vendors with projects subject to MWBOO review their work to finalize their budgets as soon as possible. Submissions should include the project start date and state that SBGP will proceed in good faith as proposed in the budget submission unless we have received guidance otherwise from the MWBOO in a reasonable timeframe (generally, two weeks).

2. Project Budget and Participation Goals.

a) Submission. An itemized project budget must be submitted – including a project summary, the project start date, and third-party contact information – so that the dollar amount of the MBE and WBE participation goals can be determined. SBGP encourages grantees and vendors to use SBGP’s budget template which will be provided upon request.

b) Waivers. Any waivers or exceptions should be requested in writing in advance of contracting or purchasing. Budget notes indicating and explaining any waiver requests should be included in the budget, in a column to the right of each budget line item and amount, as appropriate. In the event that the project involves special circumstances (e.g., there are no MBEs or WBEs capable of providing the goods or services required in the MWBOO directory), this must be noted in the budget notes. If circumstances require a procurement on an accelerated timeline, the grantee or vendor will follow the MWBOO’s default goals of 27% MBE participation and 10% WBE participation.

c) Difficulty Identifying MBEs and WBEs. Attempts to seek and Identify MBEs and WBEs should be documented, including any solicitation/bid process, categories searched in the MWBOO directory, potential MBEs and WBEs, outreach method and responses, and why any MBEs and WBEs could not be utilized. If MBEs and WBEs cannot be Identified, SBGP should be notified and will consult the MWBOO for referrals and assistance.

d) Participation Goals. Goals are generally 27 percent MBE participation and 10 percent WBE participation. The goals are applicable to the total organizational or project costs minus any non-discretionary costs (e.g., certain overhead items, financing fees, the cost of land) for which there is no choice or discretion as to where the dollars are being spent.

3. Statement of Intent (SOI) Forms.

a) Submission. A fully completed Statement of Intent (SOI) form must be submitted for approval for each of the MBEs and WBEs (including prime contractors and sub-contractors) that will be utilized to achieve the participation goals. The form/s should be submitted along with the budget. If MBEs and WBEs have not yet been Identified, the form/s may be submitted after the MBE and WBE participation goals have been received. Following review of the submission/s, the MWBOO will provide

SBGP with a letter confirming approval and stating the MBE and WBE goals met to date and the remaining balance of MBE and WBE participation goals, if any.

b) City Certification Requirement. Only companies certified by the City of Baltimore can be used to achieve the MBE and WBE participation goals. MBEs and WBEs must also be certified to provide the specific services being performed on the project. The City MBE/WBE directory can be found at <http://cityservices.baltimorecity.gov/mwboo/>.

c) Subcontracting Maximum. An MBE or WBE may not subcontract more than 10 percent of its contract if they are being used to achieve the goals.

d) Non-manufacturing Suppliers. Only 25 percent of each goal may be attained by expenditures to MBEs and WBEs that are non-manufacturing suppliers. (Non-manufacturing suppliers generally have service codes categorized as “Commodities” according to the ‘MWBOO Certification Directory’. For example, a caterer providing food services can achieve 100percent of a goal, but a food distributor providing bulk food items can only constitute up to 25 percent of the same goal.)

e) Choice of MBE or WBE. The total dollar value of a contract with a company certified as both MBE and WBE may be counted toward either the MBE goal or the WBE goal but not both. SBGP and the grantee or vendor must choose the goal to which the contract value is applied.

4. Disclosure, Documentation, and Compliance.

a) Disclosure of Goals. If they are known in advance, SBGP staff will include any MBE and WBE goals in all written solicitations for goods or services.

b) Contractual Documentation of Goals. After selecting a prime contractor or provider, SBGP staff will include any MBE and WBE goals in the contract or purchase order itself (if known at the time of the contract signing), including any requirements related to the prime contractor subcontracting a certain percentage of its contract.

c) Reporting and Documentation Requirements. SBGP staff will include reporting and documentation requirements in any contract or purchase order and ensure that these requirements are followed, and compliance is documented. No payments will be made in advance of receipt of required documentation, and failure to document compliance with MBE and WBE goals shall be considered a material breach of any contract or subcontract.

d) Requirements May Apply to Partners. SBGP may be one of several partners funding a larger project. Depending upon how the MWBOO defines that “project,” the MBE/WBE goals that apply to SBGP funds may apply to the entire project as well.

e) Compliance Reporting. MBE and WBE compliance over the course of each fiscal year shall be incorporated into SBGP’s quarterly reports.

f) Final Reporting to MWBOO. By the completion of a project, SBGP staff will collect from the grantee or vendor and provide to the MWBOO completed Subcontractor Payment Verification Forms and proofs of payments or other confirmation that funds were spent in accordance with the Statements of Intent (SOIs) submitted to and approved by the MWBOO. This documentation must be collected and approved by the MWBOO prior to SBGP issuing the final payment equal to the amount of MBE and WBE goals.

Executing the Grant

Organizations that are awarded funds will receive an award letter via e-mail. The date of the e-mail is the official start date for the grant. Grant-related expenses incurred from that date forward are eligible for reimbursement. The Partnership reserves the right to award less than the full amount requested. Note that all grant activities must be completed within one year from the date of the award.

Grant recipients are subject to the following requirements:

- **Grant Agreement.** You will need to sign a grant agreement describing the project and detailing the roles and requirements of all parties. This will include a projected draw schedule, which can be updated over time. **You will be expected to sign and return the agreement within 60 days of the award letter.**
- **Payment Process. We do not pay funds in advance.** We will either reimburse you (or your fiscal sponsor) for expenses as they occur, or in rare circumstances, directly pay a vendor on your behalf. We are glad to work with you to make this as painless and easy as possible.
- **Board Resolution.** We believe it is important for the Board of Directors of your organization to be aware of the award and be committed to completing the project. Therefore, as part of the grant agreement we will need a board resolution (or equivalent document) confirming their approval of the grant and project.
- **MBE/WBE. All projects of \$50,000 and over are subject to City MBE/WBE requirements.** Using your budget as a guide, the Office of Minority & Women-Owned Business Enterprise will determine what subcontracting and procurement goals to apply to your project, based upon the specific details of the project itself. Elements of the budget that cannot be subcontracted to certified MBE/WBE firms (e.g., tasks that must be performed by nonprofits, volunteers, or uniquely qualified contractors) will be exempted. Elements that can be subcontracted will have participation goals assigned to them (typically 27% MBE / 10% WBE). Projects of \$50,000 and above are subject to these requirements.
- **Interim & Final Report.** All grants, regardless of size, will require a process of oversight, including a final report, to make sure that the funds are used as intended.

For guidance only. You must submit your grant application online here:

<https://sbgpartnership.submittable.com/submit>

Thank you for reviewing and considering these grant application guidelines. If you have any questions about the application, guidelines, or process, please contact Neal Friedlander, SBGP Community Development Fund Manager, nfriedlander@sbgpartnership.org